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# Facets

Fac·et - n. 1. One of the flat surfaces cut on a gemstone.

2. The particular angle from which something is considered.

### **FEATURES**



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Website provides creative inspiration to millions.

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### ON THE COVER

Elizabeth Ferreira, left, Valerie Williams, center, and Silvina Lopez Barrera, right, dance at Iowa State University's Forker Building in Ames. By Nirmalendu Majumdar/Facets

### WANT TO BE IN FACETS?

We're looking for Story County residents to appear as models in future issues. No previous modeling experience is required. Contact us at www.facebook.com/facets magazine if you're interested.

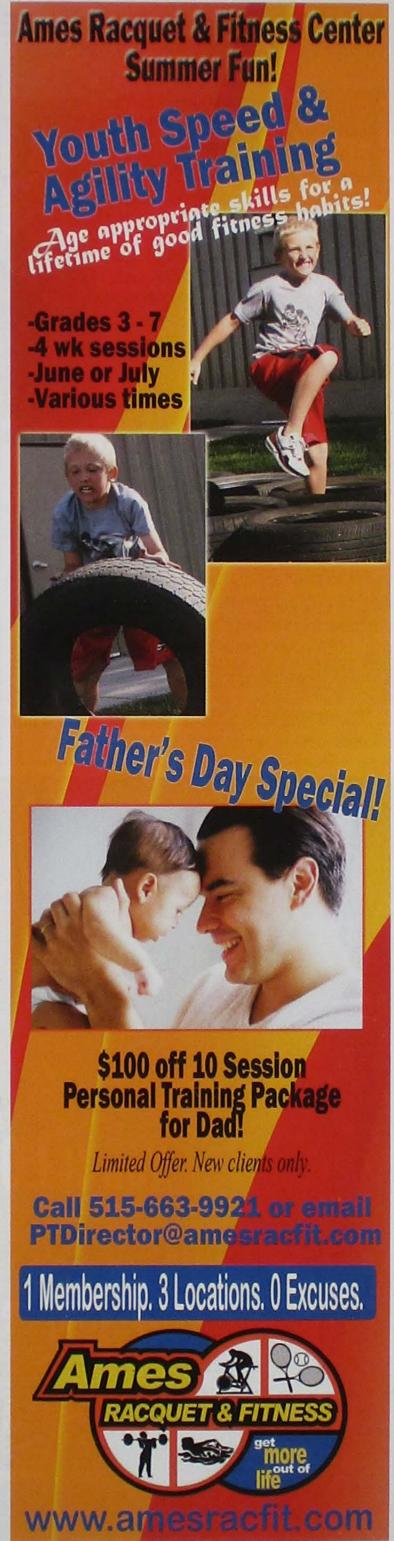
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# Everyday creativity

hot-pink sky and red flowers popping from between blades of rich green grass form the background for a drawing of a perched bird colored in a patchwork of colors and patterns.

The artwork is framed by orange and green construction paper, with a sticker that reads "Jennifer Meyer" and what looks like "3H." The sticker is a small detail in the approximately 25-year-old photo, but the boy-short haircut and purple puff coat I am wearing with my very proud grin both point to me being in Mrs. Halverson's third grade class at the time.

There was a neck-and-neck contest between me and one of



JENNIFER MEYER

the boys with whom I went to elementary school over who was better at drawing. We each had several art class projects on display at different times, like the bird exhibited at the school district administration building.

A chalk portrait of my best friend (but with blue instead of black hair) was in a show at the public library. I found a photo of me with a similar bad haircut, puffy yellow jacket and the same proud grin when I looked through old albums for the first photo.

I stopped making art when I entered junior high school. About that same time, I learned how to write journalistically. The focus was on the facts, not the art of putting them together as a story.

I struggled through creative composition classes in high school, and even when I wrote for a living, I thought of my own creativity as something captured in the photos of my elementary school art, not the published articles from which readers learned the goings-on of their local government.

It was not until I quit report-

ing full time a little over a year ago that I started to see the creative aspects of what I always called "nuts and bolts" journalism.

There is no question about the creativity of the professional women involved in the dance theater and music therapy articles featured in this issue of Facets, but there are dozens of ways we each are creative every day at home and work.

Find your own outlet, and if you need some inspiration, check out our story on how a growing number of women are finding it with Pinterest.

Reach Facets Editor Jennifer Meyer via email at jmeyer.facets@gmail.com.



### what we're into JUNE

### AVEENO TINTED MOISTURIZER

Non-oily moisture and sunscreen and a little bit of coverage for the woman who hates wearing concealer.

Jennifer Meyer,
 Facets editor

### GARDENING

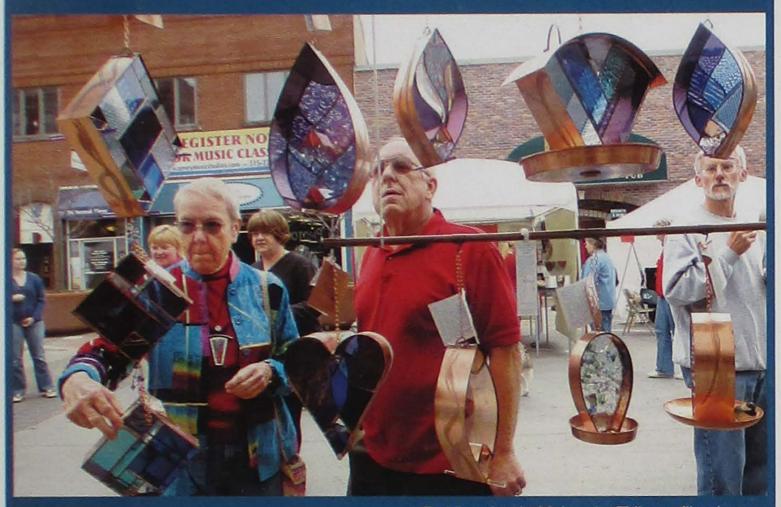
We have been out buying plants, for food and lawn. Gardening is my creative outlet at this time of year. I love my yard.

> Debra Joel, Ames, corporate secretary



### **SUMMER ART FESTIVALS AND FARMERS MARKETS**

- Joan Ingwersen, Ames, At Home Care Co. president



By Nirmalendu Majumdar/Tribune file photo

Caryl Jotzke and her husband, Don Jotzke, look at stained glass bird feeders at the Octagon Art Festival in 2008. This year's festival is from 10 a.m. to 5 p.m. Sunday, Sept. 23, in downtown Ames.

### MIO WATER ENHANCER

Just add a few squirts to flavor to your bottle or glass of water without adding calories or sugar. You can carry it in your purse, and it makes it easy to drink all the water you need.

- Jennifer Meyer, Facets editor



### TRISH MCEVOY'S EYE BASE ESSENTIALS

An eye shadow primer and upper-eye brightener. It opens up the eyes and stops eye shadow from creasing. It's a miracle in a bottle!

- Roxanne Dass, Facets contributor

### 5:15 A.M. BOOT CAMP AT AMES RACQUET AND FITNESS CENTER

I get a huge feeling of success each time I leave the gym at 6:15 a.m. The exercise is great for the body, and the sense of commitment and accomplishment provides a mental and emotional high.

Karen Petersen,
 Facets contributor

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# Alitilia, Line and a creative movement in Ames

BY KATHY HANSON

alerie Williams was constantly in motion as a child. If her dad turned on the stereo, Williams was on her feet, twirling around the living room, interpreting the music with movement.

"I never liked to sit still," she said.

Williams' perpetual motion propelled her around the world in a dance career spanning more than 35 years. And she shows no signs of winding down. Two years ago, at the age of 55, she finished a master's degree at Iowa State University.

Williams had already authored a book on creative movement in physical education, and could have pursued a standard Master of Fine Arts degree in order to teach.

"But I'm aware that as time goes on, although I keep getting better, there's so much more to know," she said, "So I wanted to try something new. My degree is in human-computer interaction. It involves technology and computational perception."

Williams' work with the Renaissance group Musica Antigua put her in the recruitment spotlight and spurred her to a course of study on the opposite end of the technological horizon.

Her new trajectory makes sense to people who know Williams well, like Elizabeth Ferreira, 29, who has been dancing professionally with Williams' company for the past 10 years.

"It's always about movement for Valerie," Ferreira said. "Technology speaks to a new generation of dancers and dance audiences in a way traditional dance doesn't. Valerie is always cutting edge, but not for the sake of being cutting edge. She has a gift for bringing a community of people together to achieve a fully realized work."

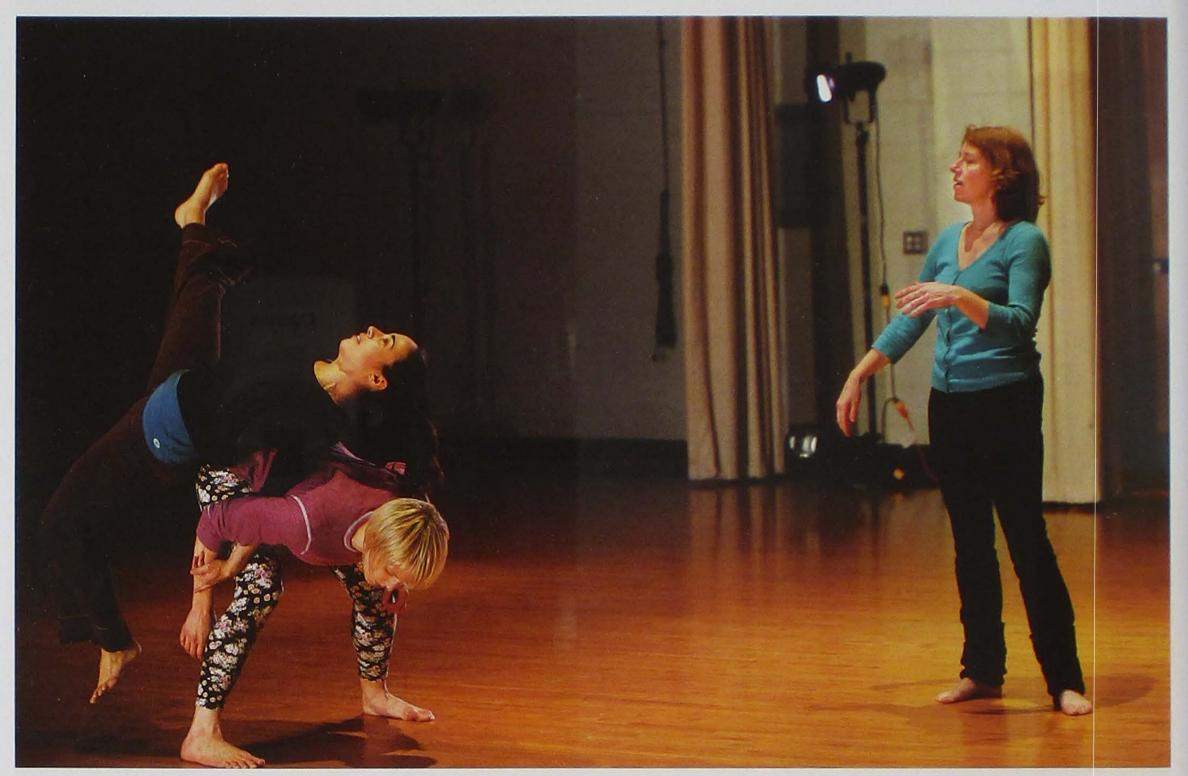


By Nirmalendu Majumdar/Facets

Elizabeth Ferreira, Jeft, Valerie Williams, center, and Silvina Lopez Barrera, right, dance at Iowa State University's Forker Building in Ames.

# "Most people in Ames haven't been exposed to the quality of dance that exists in New York or Boston or Los Angeles. They don't realize that what Williams brings is on par."

— Elizabeth Ferreira, who has been dancing professionally with Valerie Williams' company for the past 10 years



By Nirmalendu Majumdar/Facets

Valerie Williams, right, coaches Elizabeth Ferreira, bottom left, Silvina Lopez Barrera at Iowa State University's Forker Building in Ames.

Williams credits her visionary outlook to forward-thinking parents who required her and her three siblings to study outside of their formal education in their Milwaukee community.

Foreign language and Sunday school didn't leave a lasting impression, Williams said, but her parents' "philosophy was 'you can't make up your mind about these things unless you're exposed to them.'"

Dance left an impression, especially after Williams did a stint in musical theater at the age of 12, and her mother decided ballet lessons would provide some much-needed discipline.

"Mine was a very serious ballet class,"

Williams said. "At every class we learned a new skill. Sequences had to be memorized and patterns recognized. It was the integration of mind and body, and I loved that part of it."

Williams said ballet primed her for a modern dance unit in high school physical education class.

"That's where I discovered my inclination for modern dance," she said. "I was placed in the performing class."

Williams enrolled in college, but she kept dancing. When she compared how much time she was spending in dance classes and rehearsals with time spent in her college work, she reached a tipping point.

"I realized I wanted to make dance my living," she said. "I knew I couldn't make a living sitting still."

Williams finished college with a degree in physical education, but as a fallback position.

"I believed if you can't make a living in your passion, you should find a different way to make a living," she said. "The starving artist is a myth — if you're starving, you aren't making art."

Williams studied ballet and modern dance at the Wisconsin College Conservatory and University of Wisconsin at Milwaukee. She completed her undergraduate degree at Iowa State University.

The Old Creamery Theater in Garrison offered an early break that helped launch Williams' career and establish her in Iowa and the Midwest. She formed a partnership with Sherry Shaterstrom, with whom she hit the road "scrounging for space and performing wherever people would pay us," Williams said.

The pair provided concert performances in theaters, workshops and residencies with students of any age, she said.

An offer in 1980 from ISU dance professor Betty Toman to form an "open company" agreement gave the company a boost, providing a beautiful rehearsal space and students eager to work in exchange for experience and ticket discounts, Williams said.

The partnership with Shaterstrom remained viable until 1984, when Shaterstrom left the company to pursue different life goals.

"Everyone expected the company to collapse," Williams said. "I learned passion for my art is a requirement for overcoming hardships. And so is faith."

An acquaintance once called Williams the most faithful person she'd ever met.

"I've taken back a word that's been coopted by religious people," Williams said. "I had faith with a capital F I hired dancers and booked gigs. I signed contracts with dancers that promised pay. I had faith in our ability to work hard and smart and get noticed."

In the midst of the grueling work, even with faith, the rewards of the artistic life can be hard to recognize, Williams said.

"Once ... I was complaining that I was earning less than most receptionists," Williams said. "A colleague reminded me that not many people earning a receptionist's salary are wearing nice gowns (and) sipping wine with artists."

Williams said she's grateful for her "extraordinary life surrounded by creative people with studied opinions."

She also feels privileged to reinvest opportunities in her local community, and her board is good at reminding her about her accountability, she said.

"My board is the group that nagged me to work on the 'dance scene' in Ames," she said. "Some members said 'You do the guest artist gig everyplace else. Why not in Ames?""

The board's "nagging" kindled the spark for Kid's Co-Motion, which launched in 1989, as a three-week creative movement workshop for children ages 8 through 18 that culminates in a performance, Williams said.

"Its success spurred more nagging to do something similar for women and adults, and so Women in Motion started six years ago," she said. Williams also brings professional and amateur dancers together in productions such as last year's "Falling" and this year's "Fun Facts" at the Ames City Auditorium.

Williams said her philosophy of bringing collaborations between professional and amateur dancers together in the community has resulted in multi-sensory achievements such as last year's "Clear," an interactive performance with music composed by percussionist Matthew Coley for a set featuring more than 100 glass instruments.

"Most people in Ames haven't been exposed to the quality of dance that exists in New York or Boston or Los Angeles," Ferreira said. "They don't realize that what Williams brings is on par."

For example, Ferreira said, the New Yorkbased Parsons Dance Company recently performed at Stephens Auditorium.

"The only thing it had on Williams was the scale of the production," she said.

Ferreira said Williams' art is more than entertainment.

"She can't help but be moving and teaching and coaching," she said. "That translates as a gift for bringing people together in the community." •

Reach Kathy Hanson via email at hansonkathy@mac.com.



# Creating. connections

Music therapy helps children connect



By Amy Vinchattle/Facets

Certified music therapist Molly Bishop, who works for Kids in Harmony, sings and plays the guitar with Jayson Corns, 7, during a session at Corns' home in Ames.

### BY ROXANNE DASS

J sing her hands is a struggle for 8year-old Rida Ahmad, but once she sits at the piano with music therapist Shelly Peterson, Rida's fingers hit the keys with precision.

"She can't speak, has difficulty walking as well as using her hands productively," said Rida's mother, Samina Akbhar, of West Des Moines.

A neurological disorder called Rett Syndrome affects Rida's motor and speaking skills and impairs development. To help overcome her disabilities, she has enrolled in music therapy for more than three years.

Music therapy has been slowly blossoming since the 1950s, said Peterson, owner of Kids in Harmony and a board certified music therapist. The therapy started in veterans' hospitals to treat mental health issues and has evolved into a specialized therapy.

"Music is just powerful in our everyday lives," Peterson, 36, of Des Moines, said. "Now imagine not having the ability to express yourself through speech — the frustration. Imagine how it'd be to be able to express yourself through music and using music to help calm that frustration."

The theory behind music therapy is that the power of music and relationship between the therapist and client can help develop skills not necessarily related to music, like learning to walk or how to ask for objects, Peterson said.

"We use music to adapt a client's skills to help in different areas of life," Peterson said.

Brain imaging shows specific speech centers or motor centers in the brain. When people listen to music, different areas of the brain activate. A person who is recovering from brain damage might not be able to speak, but he may be able to sing.

There are several types of music therapy. They all follow the same principles, but have different areas of study. Some therapies help express emotion, like with children with autism. Other times, a client will learn how to speak or ask for what they want.

"Music can reach many different areas of the brains and make pathways," Peterson said.

Peterson is not the only who has seen the power of music.

"Music therapy is a great combination of wonderful things to me," said Ames-based Kids in Harmony music therapist Molly Bishop, who is also board certified. "We use music every day to help ourselves, so why not use it to help others?"

Bishop works primarily with children, but music therapy can treat clients from preemie infant to senior citizen. With each client, Bishop determines a plan and goals. "We go through planned applications, working through goals and objectives," Bishop said. "Every few months we will measure the success and re-assess our goals."

Plans vary depending on each of her clients' conditions, but each session usually begins with a welcome or hello song that includes the child's name and a focus on what the goal is for the day. The session can run the gamut from instrument play, to singing, to rhythm exercises.

For her older clients, Bishop also does lyric analysis.

"We all work toward motor goals," said Bishop. "If I have a client who is doing postsurgery recovery, we might listen to music which helps keep their actions at a certain tempo and it also motivates him because it keeps it fun and lets him forget what he's doing."

Some clients who are working on their speech may play instruments, and practice asking for the instrument they want to play next.

Other clients use music cues to learn certain phrases or words.

"With music, it's predictable, so we might learn a specific melody and they will fill in what certain phrase or word comes next in the sequence," Bishop said.

For some clients, it may take a while to understand what they are trying to accomplish. For others, the realization comes right away. Either way, Bishop said, the moment it all clicks is beautiful for both the student and the therapist.

"It's such an 'ah-ha' moment," she said.
"You can often see on their face that they finally understand. It's such a wonderful feeling to know that what you've been working on has seen progress, and it reaffirms everything you already knew that music is."

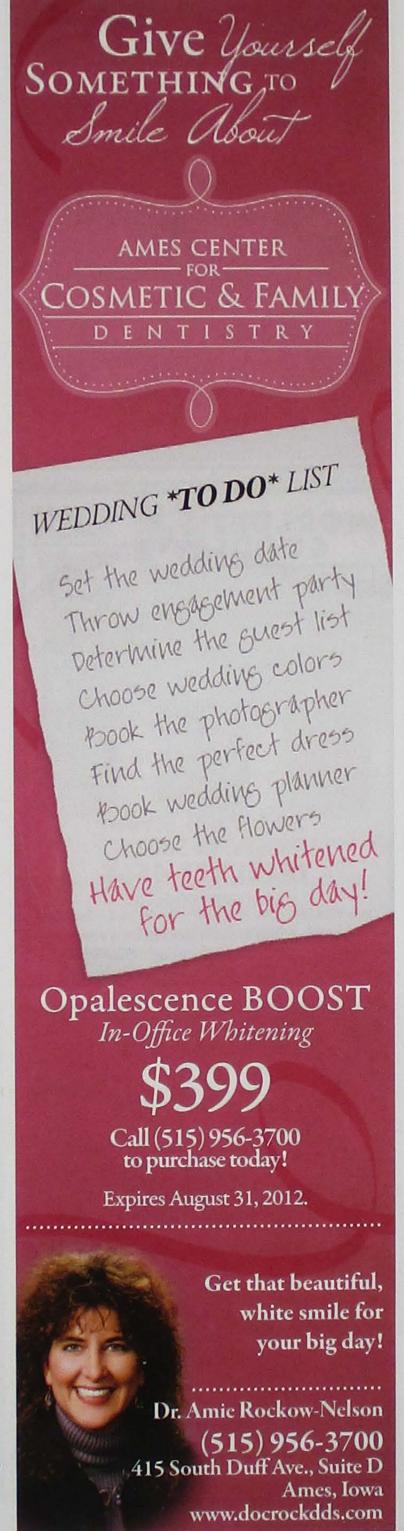
For Rida and her mother, the power of music is evident from helping the young girl use her hands, to walking, to calming her down.

"She has a little keyboard she plays to help her hand use, and she walks to a rhythm," her mother, Samina, said. "Even the different textures of the instrument Shelly brings in help her sensory perception. The main thing is, she absolutely enjoys music. It helps calm her, and we see such a response in her."

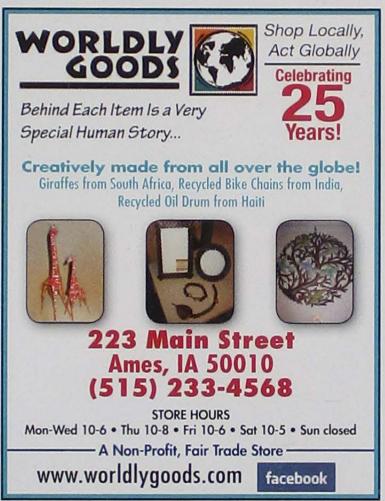
Peterson said one thing is certain: Music has the ability to heal, whether physical or emotional.

"Music is such a beautiful thing. You don't have to be a rock star or sing the right notes," she said. "It's about being able to feel it and to use it as a teaching tool."

Reach Roxanne Dass via email at rdass43@gmail.com.







### DOWNT



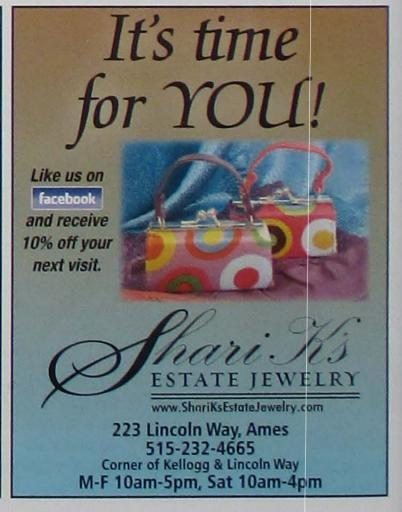
Quilting Connection in downtown Ames is truly your destination shop for Central lowa. While the standard measure of a quilt shop is often the number of fabric bolts, or the square footage of the shop, "QC is different," according to Kelly Irwin, owner. "We do have over 9300 bolts, and 7500 square feet, however it is our staff that draws customers back into our store.

Every staff me quilt, calculate fabric choices the help they and internet: merchandise touch and ex offer. Custon stopping in to project (we ri bell), ask advi fabric, or just in their lives. ing craft, so it friendships fo supportive er

Kelly teaches a beginevery other month, the basics and gives to go as deeply into If you haven't tried you will not be a be You'll soon catch the







# DWN Ames Spotlight

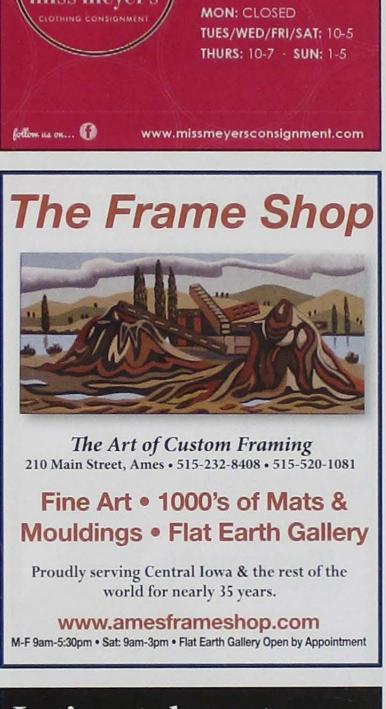
er knows how to rdage, and suggest customers can get ed. Chain stores oping sites have t not the personal tise that we love to become friends, are their latest quilt the show-and-tell get help selecting re what's going on Iting is a very sharnot surprising that in such a positive, pnment"

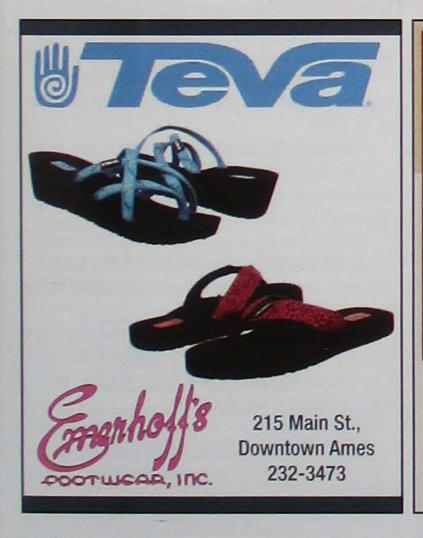
ing quilting class ere she shows you u the confidence e craft as you wish. ting, be assured ner for very long. Jilting bug, and be surprised at how easy and fun your new pastime can be!

The shop also offers a full line of Husqvarna Viking sewing, embroidery and serger machines. When you buy a machine from QC, you establish a relationship that begins with an owners' class and includes support and service as necessary to keep you happily sewing. Stop in for a demonstration and to see some great new features on modern sewing and embroidery machines. They sure do make life easy!

Quilters have lots of choices on where to shop these days. We try hard to be your favorite quilt store, offering great variety, full service, and a pleasing environment to allow creativity to flow. Stop in to explore our fabric playground, or to select just the right sewing and embroidery machine to meet your needs. See you soon and often at the Quilting Connection in Ames!

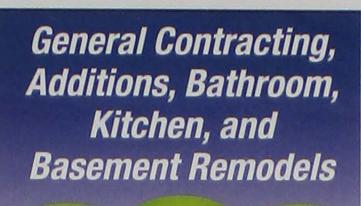












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# Vinterest

### Fast-growing website provides creative inspiration to millions

BY PEGGY BEST

enee Klaus wowed her 14-year-old daughter Abbi Chase's soccer team when she brought them gourmetstyle cupcakes.

"They were by far the hit of the season. They were homemade and delicious," said Klaus, 41, of Ames. "They looked really hard, like something you would pay \$2.50 apiece for."

But Klaus said she found the easy recipe for Nutella cupcakes on Pinterest, a social media site that lets users collect and share images, recipes, crafts and do-it-yourself ideas on a virtual corkboard.

"I like it for the recipes," Klaus said. "You don't have to be an expert."

Klaus has also used Pinterest to find a recipe for enchiladas, to "dream" of home decorating and to locate storage ideas. She has also drawn motivation for her daily kickboxing routine from an inspiring quote she found on the site.

"It's so random and fun to go on that front page," Klaus said.

Her daughter, Abbi, also uses Pinterest, and has learned various ways of braiding her long hair. She has shared the ideas with the other girls on her soccer team.

Abbi said she loves "everything" about

"You'll get addicted almost instantly," Klaus agreed.

Pinterest users set up their boards by "repinning" ideas. Organization is simple, and you can see what other people have posted. follow their boards, and comment on their pins.

Breanna Wetzler, 28, of Ames, initially avoided Pinterest because she was warned it could be addictive.

"I tried to stay away from it as long as I could," she said.

But the buzz from friends and co-workers overwhelmed her resistance.

"I would find myself complimenting friends on a great dinner or commenting on a unique wall decoration, and all I was hearing from them was, 'Oh, I found that on Pin-

"I would find myself complimenting friends on a great dinner or commenting on a unique wall decoration, and all I was hearing from them was, 'Oh, I found that on Pinterest.'"

### Breanna Wetzler, 28, of Ames

terest." she said.

Ben Silbermann, 29, a West Des Moines native and Internet entrepreneur, co-founded Pinterest and helped promote its popularity by emailing Iowans, according to Business Insider. The site had fewer than 10,000 users after nine months, but this March reqistered 17.8 million users, according to Comscore. CNN Money reported that Pinterest has emerged as the fastest-growing website

"It's way popular," Klaus said.

Her friends have Pinterest parties where each brings a recipe or craft idea they gleaned from Pinterest.

Anne Daniels, 41, of Pleasant Hill, grew up in Silberman's hometown of West Des Moines, and has been a fan of Pinterest since its inception.

Some of her favorite boards, she said, are called, "It's a Hair Thing," "Yummy," "Rainy Day Projects," "My Style," "Ahh Ha Ha Ha," and "If I Had a Million \$." .

> - Facets editor Jennifer Meyer contributed to this article. Reach Peggy Best via email at pegathome554@msn.com.

### How to nail it this season

Ttis nail season.

Now more than any other time of year, you can nail it with your hands and feet. As we



MARY CLARE LOKKEN

throw off the winter gear and buy up the new summer fashions, we have the chance to display all the latest trends on our nails.

Now you can wear OPI

nail colors inspired by Spiderman, such as Shatter the Scales and Number One Nemesis. If you aren't into Spiderman, maybe you'll want the Minnie-Cure, inspired by Disney's Minnie Mouse. How about a confetti light pink called Nothin' Mousie



Photo courtesy of Mary Clare Lokken

'Bout It or a magenta shimmer of color called I'm All Ears? I fell for If You Moust, You Moust, which is a hot pink, and The Color of Minnie, which is a great red polish.

But don't just wear color; consider a pure lacquer nail applique. These look great, last for weeks and have zero drying time. I hate to wait for my nails to dry, so this is my personal favorite. The lacquers come in lace, floral, fishnet, snakeskin, peacock, reptile and Parisian crèmes. There also are shimmers of waves, sequins, geometrics, zigzags, laces and girly glam designs.

These create your special look. They are like jewels for your nails, on hands or feet. And you don't have to choose just one pattern for all your digits. How about a mix-and-match combo?

Did you know you can even cure your toenails under a lamp? They will last and last while you show them off in the season's newest open-toed looks.

Your salon can help you with these great looks. ♦

Mary Clare Lokken is the owner of PCI Academy in Ames. She writes this column after consulting with educators there. Reach her via email at MaryClareLokken@aol.com.

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Mary Jo Mattila

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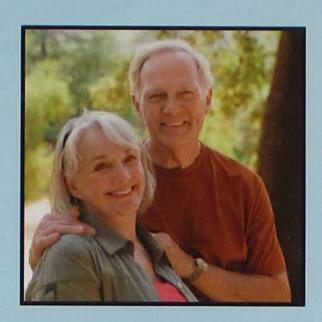
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### nourishment | RED-HOT NUTRITION



By John Foxx/Stockbyte

### Cherries: Summer's superfood



**AMY CLARK** 

herries have been a popular food for centuries, and now research is demonstrating an amazing array of nutritional benefits derived from a diet that includes tart cherries and cherry juice. A superfood is defined as a food having extremely high levels of phytonutrients. The term phytonutrient or phytochemical refers to the helpful nutrient found in plants that may greatly protect from certain diseases or ailments. Superfoods are also low in calories, allowing them to be eaten in greater quantities and easily incorporated into everyday meals and snacking.

# "Research is demonstrating an amazing array of nutritional benefits derived from a diet that includes tart cherries and cherry juice."

### **ABOUT CHERRIES:**

### **NATURAL PAIN RELIEF**

Sweet cherries (Bing or Rainier) and tart cherries (locally found in tart cherry juice concentrates) are loaded with anthocyanins. These natural pigments are responsible for the red, purple and blue colors of many fruits and vegetables and act as pain relievers that provide similar relief to aspirin.

How is this possible? The anthocyanins found in cherries block inflammatory enzymes in the body and may help to reduce pain associated with arthritis, gout and even headaches. Just 20 cherries have been found to naturally offer as much pain relief as a single aspirin.

### **HEART-HEALTHY**

Like apples, cherries are an excellent source of quercetin, a powerful antioxidant which has been linked to reducing the risk of coronary heart disease. Potassium is also abundant in a glass of tart cherry juice. It helps to maintain healthy blood pressure.

### **IMMUNE BOOST**

Cherries contain more disease-fighting antioxidants than most other fruits. Filled with numerous immune-boosting vitamins and minerals, cherries are hard to beat due to their nutritional profile.

### **SLEEP-ENHANCING**

Tart cherries are one of the few food sources of melatonin, an antioxidant produced by the body that helps to regulate natural sleep patterns. This all-natural nightcap may also help travelers ease the symptoms of jet lag.

### PEAK FLAVOR

Cherries are the first stone fruit to ripen. However, they have a very short growing season and peak in June. You can also enjoy them in the off-season, by choosing a tart cherry juice concentrate or choosing unsweetened frozen cherries.

### **HOW TO SELECT CHERRIES**

Plump, bright-looking cherries range in color from light to bright red to purplish-black, depending on the variety. The skin should be bright and without blemish. Since cherries grow in pairs or groups, look for naturally harvested cherries with stems still joined. Avoid fruit which is too soft or shriveled in appearance.

### **WAYS TO ENJOY CHERRIES**

- Rinse, dry and enjoy whole cherries.
   They're a great on-the-go snack.
- Beat the summer heat with a refreshing cherry spritzer made by combining ice, cold seltzer, water and puréed cherries.
- Top any salad with sliced or whole cherries.
- Blend frozen or fresh cherries in a fruit smoothie.
- Substitute the berries used to top cereals, oatmeal and yogurts with dried tart cherries.
- Add dried tart cherries to grain dishes, such as quinoa, rice pilaf and couscous.
- Try adding tart cherry juice concentrate to your water. For a single serving, mix 2 tablespoons (one ounce) of tart cherry juice concentrate with 6 to 8 ounces of water. One quart of concentrate should last about a month. ◆

### FRESH CHERRY SHIRLEY TEMPLES

Serves eight

### **INGREDIENTS**

- 4 cups pitted fresh cherries
- 1 (2-liter) bottle ginger ale
- 1 cup pomegranate-cherry juice

### **DIRECTIONS**

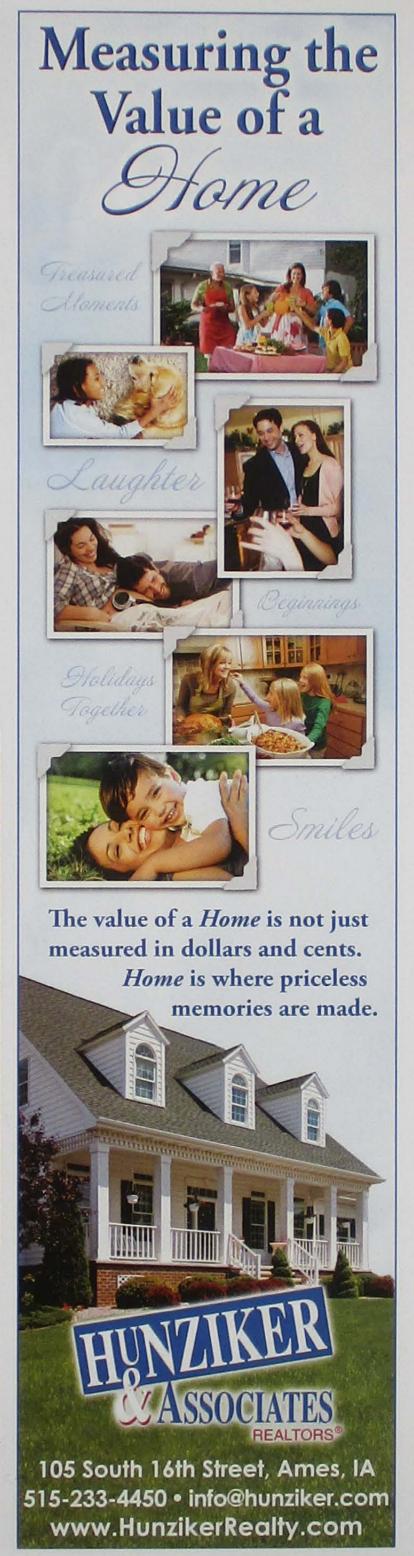
Thread cherries onto eight toothpicks, or fill each of eight tall glasses with 1/2 cup cherries.

In a large pitcher, combine ginger ale and pomegranate-cherry juice, stirring well. Pour into glasses, add ice and cherry skewers (if using), and serve.

Nutrition facts per serving: 140 calories, 0 grams fat, 0 grams saturated fat, 0 milligrams cholesterol, 45 milligrams sodium, 38 grams carbohydrate, 1 gram fiber, 1 gram protein

Amy Clark earned a bachelor's degree in nutrition and dietetics from Iowa State University in 2003. She is a member of the American Dietetic Association and received a certificate in adult weight management in November 2006.

Her goal at Hy-Vee is to increase awareness of the impact nutrition can have on well-being and quality of life. She encourages people to focus on making healthy lifestyle changes one step at a time. Reach her via email at 1013Dietitian@hy-vee.com.



### Live like Buffet Ideas to help you create a perfect standard of living

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illionaire Warren Buffet defines personal success as doing what you love and doing it well

"It's as simple as that. That's really the ultimate luxury," Buffet said during an interview with CNBC. "Your standard of living is not equal to your cost of living."

Buffet also revealed that he has simple tastes: He enjoys watching sports on television and

eating junk food. He is happy with what most consider a modest lifestyle for a man of his considerable wealth. He does not want a bigger house or a luxury car. And he does not compare himself to the Joneses.

Even if becoming a billionaire is not one of your long-term goals, here are six ideas to help create your perfect standard of living.

KNOW YOURSELF. Research indicates that some of us were born with the saver gene and some of us received the spendthrift gene. If you would rather spend than save, you can help yourself

eliminate the spending option by automating monthly savings from your paycheck or bank account.

MELP YOUR ADULT CHILDREN BE 100 PER-CENT INDEPENDENT. A recent National Endowment for Financial Education survey reported 42 percent of people under 40 are receiving some financial help from their parents.

What is wrong with this startling statistic? Really two issues:

- As parents, there comes a time when you want to focus on your own financial future. Using your money to secure a comfortable retirement is not a selfish goal.
- Adult children need to be responsible for their own standard of living. It is easy to live beyond your means if someone else is funding your habits.

IMAGINE YOURSELF OLD. When you are 40, it is hard to imagine yourself as a senior citizen. If you are not even able to imagine yourself at retirement age, it is hard to make the necessary sacrifices to save for the distant future.

Give yourself a "look at your future." Visualize a grandparent you resemble, think of yourself at that age. This will likely bring the need for retirement savings to a personal level.

STEP BACK. Do you ever have that little feeling of deprivation when the Toneses have a new, bigger and better something that you think you would like but can't really afford? The next time that happens, make a contribution to Backpack Buddies in Story County. A contribution to buy food for a child in need is a great way to remember how you are fortunate.

BUY LESS HOUSE THAN YOU CAN AFFORD. Today you may be able to afford a small

luxury mansion, and you certainly can make that choice. But consider the cost of that additional space in terms of down payment, interest, furnishing and upkeep. In 30 years when the mortgage is paid, would you rather have

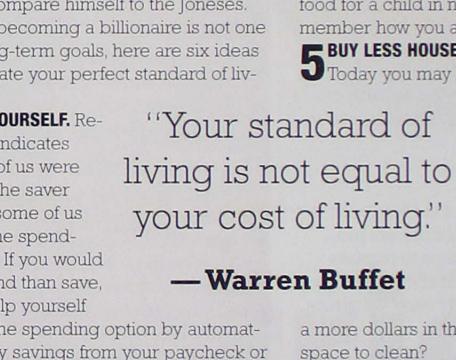
a more dollars in the bank or more empty

MINIMIZE DEPRECIATION. A new car is a depreciating asset. Depreciation in the first three years will be approximately 45 percent of the purchase price, according to investopedia.com. Are you willing to pay that much for the new car smell?

We all have different things we consider essential; they are the reason we work.

Just be sure you are making choices that fit your personal standard of living, because life is ... more than money. •

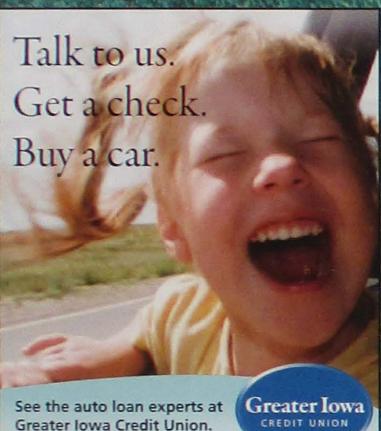
Karen L. Petersen, CFP® CDFA™, is a fee-based financial advisor. She graduated from Iowa State University in family resource management. You can contact her at (515) 232-2785 or karen@mymorethanmoney.net.



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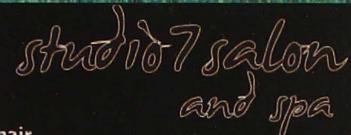
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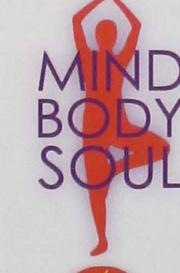
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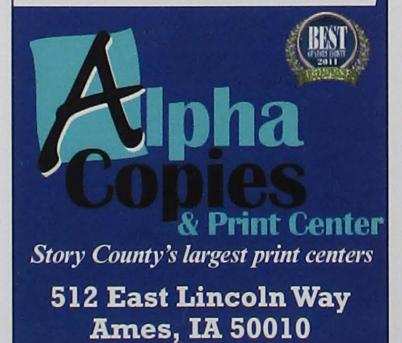
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he mind-clearing effects of exercise may rank even higher than the benefits of boosting booties or eliminating muffin tops and bat wings.

Creative functions of the right side of our brains include music, art



DEBRA ATKINSON

and the ability to see the big picture. Yet most of us spend significant time thinking with our left brain, which focuses on solving problems from a very linear perspective. Our left brain is what allows us to function well at school or work, but our right brain allows us to see endless possibilities.

Vigorous exercise is one of the most effective ways to stop the constant chatter of the left brain. Try running, swimming, cycling, elliptical, lifting weights or an intense walk or yoga. The key is finding an activity intense enough to force you out of your pattern of thinking.

You will know it is working when thoughts of what you have to do and who said what start to slip away and you are focused on your exercise activity. This space can give birth to inspiration and creative ideas.

"I feel cleared out and balanced," Ngaire West Johnson said of her morning gym routine. "It's kind of like a runner's high ... things seem easy to diagnose and tackle."

As photographer and owner of Images by Ngaire, she needs her right brain and left brain to work in tandem. Plus, carrying heavy bags and lenses helps West Johnson appreciate the physical benefits of exercise. She credits exercise for giving her the ability to keep her cool and meet the physical and creative demands of shooting wedding photographs.

Ames author Kristin Roach also cites exercise as a method to clear her mind and relieve stress.

"While I'm exercising, I'm not thinking about the pile of email I have waiting for me, or the pile of fabric for that matter," said Roach, author of "Mend it Better." "I'm completely focused on finishing my set, making it that last 10 minutes of my run."

Studies have also shown exercise decreases the stress hormones cortisol and adrenaline, and increases dopamine, serotonin and nor-epinephrine, all of which not only improve cognition, but also help to decrease depression.

West Johnson finds other activities — such as gardening, decorating and rearranging her furniture — to shift her focus to something other than purely linear tasks dominated by left brain thinking.

If you find something you can get lost doing, you may just have found your own creative boon. ♦

Debra Atkinson, M.S., C.S.C.S., graduated from Iowa State
University, where she has also taught in the department of kinesiology
for 12 years. She has been a fitness professional, writing, speaking and
practicing for 25 years. Reach her via email at
PTDirector@amesracfit.com.



Photo courtesy of Ngaire West Johnson

"I feel cleared out and balanced. It's kind of like a runner's high ... things seem easy to diagnose and tackle."

- Ngaire
West
Johnson,
photographer, on her
morning
gym routine

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### faceted woman Joan Ingwersen

Name: Joan Ingwersen

Age: 60

Position: President, At Home Care Co. Family: Husband, Dennis, and grown son, Bill

### Your favorite meal:

I love food, so I don't think I could pick just one thing.

### Craziest fashion you ever wore:

I grew up in the '60s. It was all pretty crazy.

### I never leave home without:

My Droid phone; I am in a panic if I forget it.

### Your favorite motto:

Let go and let God.

### What makes you happy?

I love to have family and friends around me. To see them laughing and having a good time really is a joy.

### What makes you feel confident?

I always feel better when I know I look good.

### What makes you laugh?

My husband and my office staff look at life with humor. We laugh all the time.

### What have you accomplished that has made you proud?

I am proud of my caregivers and the company I started.

### Best tip to look and feel great:

Smile!

### How do you take care of yourself financially?

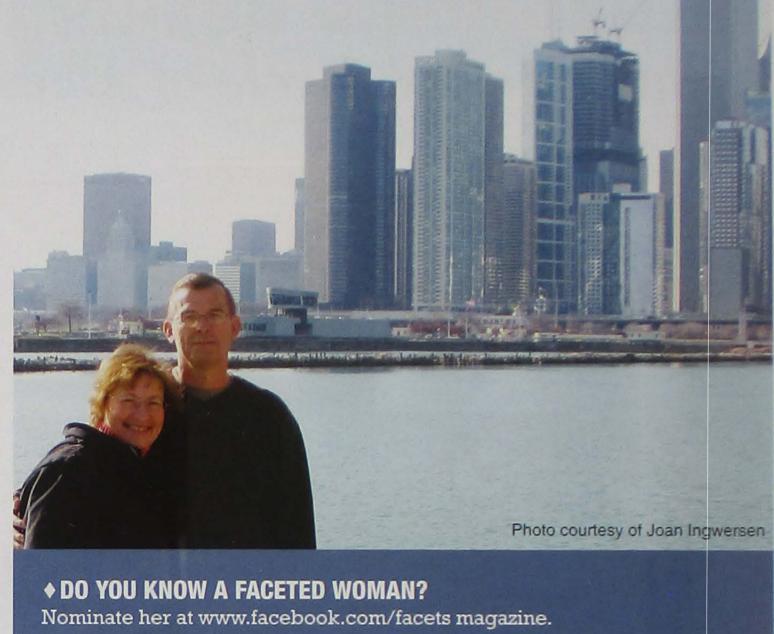
I'm very conservative. We don't buy what we don't need or can't pay for with cash. We save as much as we can.

### If you could do or be anything you want, what would it be?

I would be a great pianist. I wish I had practiced more when I was a kid.

### If you knew then what you know now, what would you have done differently?

I would have studied harder in college.



### How do you reward yourself?

Going out to dinner.

### My simplest pleasure:

A good book.

### I crave:

Diet Coke. I have to limit myself, or I would drink it all day.

### I secretly love:

Reading celebrity gossip on the Internet.

### When I am an old lady:

I hope to be so busy that no one can ever find me at home.

### I am thankful for:

My list is pretty long, but my family and friends are at the top.

### Favorite wardrobe staple:

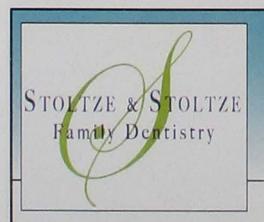
Anything black. You can wear anything with it.

### What financial advice would you give other women?

No matter how much you make, put away some savings. Always be prepared for a time when you may have nothing.

### How do you give back to your community?

My company helps the community in several ways. We assist the elderly and homebound so they can maintain and independent lifestyle. We are members of "Cleaning for a Reason," an organization that provides housekeeping services to women fighting cancer. And, last but not least, we have organized a support group called Caregiver Connections for family caregivers who want to share their experiences and struggles with others in similar circumstances. •



June is National Smile Month! Smiles are contagious ~ remember to share yours today!

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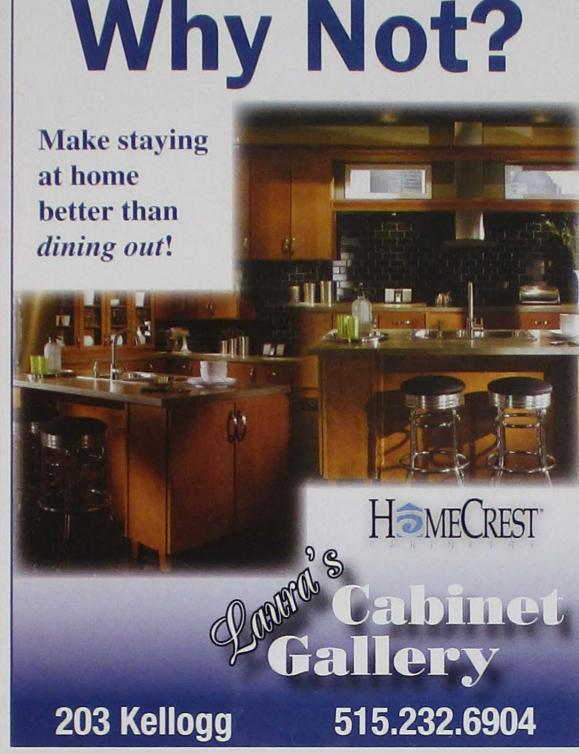


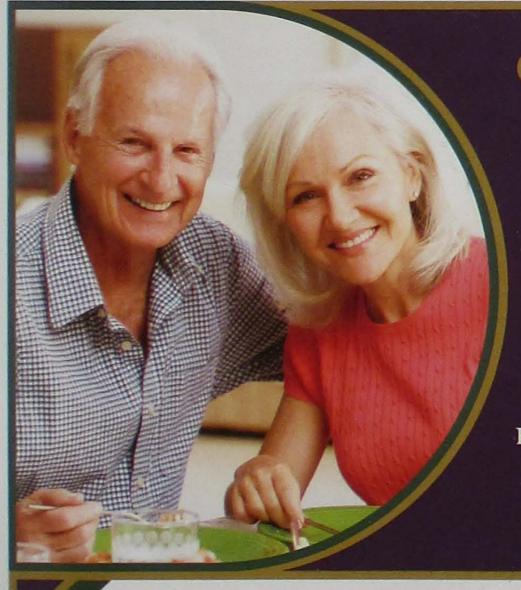


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- Simple to Use:

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  - One quart of concentrate lasts about one month







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